

**Notice of References Cited**

Application/Control No.

09/801,291

Applicant(s)/Patent Under  
Reexamination  
CHANG ET AL.

Examiner

Nicholas D. Rosen

Art Unit

3625

Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-5,173,589 A	12-1992	Diehl et al.	235/375
	B	US-5,603,078 A	02-1997	Henderson et al.	725/6
	C	US-5,870,155 A	02-1999	Erlin, Dan	348/734
	D	US-5,880,769 A	03-1999	Nemirofsky et al.	725/139
	E	US-6,025,837 A	02-2000	Matthews et al.	345/721
	F	US-6,275,991 B1	08-2001	Erlin, Dan	725/141
	G	US-2002/0087968 A1	07-2002	Krishnan et al.	725/6
	H	US-2002/0166126 A1	11-2002	Pugh et al.	725/78
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

**FOREIGN PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N	WO-9849658-A1	11-1998	WIPO	Davis et al.	
	O					
	P					
	Q					
	R					
	S					
	T					

**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Anon., "It's Later than You Think," Credit Card Management, Vol. 7, No. 2, pp. 6, 8, May 1994.
	V	Borowsky, M., "Long and Winding Road, A," Credit Card Management, Vol. 8, No. 3, p. 58, June 1995.
	W	Baron, T., "IBM, Europay Plan System on the Net," CommunicationsWeek, No. 564, p. 14, July 3, 1995.
	X	Anon., "L'Internet au Walawa" (English abstract), SVM, p. 29, November 2000.

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.